

International Health Insurance

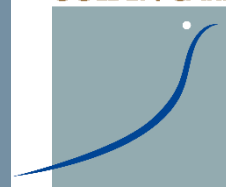
INSURANCE PRODUCT INFORMATION DOCUMENT

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TravelCover Worldwide

GOLDEN CARE®



Contract Policy Wording TravelCover Worldwide

This Insurance Product Information Document is a summary of the key features and exclusions of this plan. You will find full policy terms and conditions in the General Conditions of the above contract. Golden Care Plans are reinsured by certain underwriters at Lloyd's and underwritten by Global Health and Accident Insurance Ltd, authorised and regulated by Guernsey Financial Services Commission (license number: 2291879). This product is distributed by Golden Care (London) Ltd and managed by Safe MedCare SA in Geneva.

What is this type of insurance?

The TravelCover Worldwide Plan provides cover for assistance services due to a medical emergency and for emergency medical services subsequent to an accident and/or illness that was not diagnosed and/or treated before the inception date of the plan.



What is insured?

Assistance Services in a medical emergency

- ✓ Local medical transport, evacuation or repatriation from the site of the emergency
- ✓ Medical care escort when required for medical reasons to accompany and assist Insured during evacuation or repatriation
- ✓ Delivery of indispensable prescription drugs not available at the site of emergency
- ✓ Ambulance transport to the nearest hospital

Assistance Services in the event of death

- ✓ Repatriation of mortal remains where the Insured is travelling outside country of usual residence

Hospital Treatment in a medical emergency

- ✓ First aid at the site of the medical emergency
- ✓ Care for hospitalised patient
- ✓ Organ transplant in the event of an accident (kidneys, heart and/or liver only)
- ✓ Dental treatment following an accident
- ✓ Standard room and meals in hospital
- ✓ Room and board for a person accompanying a hospitalised child younger than 10 years. Limit CHF 100 per day for 10 days

Out-patient care in the event of emergency

- ✓ Consultation with general practitioners and specialist doctors
- ✓ Laboratory and radiology services and nuclear medicine procedures undertaken to establish a diagnosis and prescribe treatment
- ✓ Prescription medicines (not intended for preventive purposes)
- ✓ Physiotherapy sessions subject to prior approval.



What is not insured?

- ✗ All treatments administered outside the selected area of cover
- ✗ Pre-existing conditions
- ✗ Examinations and medical treatment performed for preventative and/or routine purposes
- ✗ All treatment when the health of the Insured has stabilised and he/she is able to return his/her country of usual residence
- ✗ Self-aggravated risks which are created as a direct result of the activities of the Insured
- ✗ Environmentally aggravated risks including illnesses caused by an epidemic whose existence has been officially recognised by the Health Authorities
- ✗ All treatment directly relating to pregnancy
- ✗ All treatment relating to eyesight and/or hearing problems unless resulting directly from an accident that occurred during period of insurance
- ✗ All mental illnesses and psychological disorders
- ✗ All treatment relating to cancer, AIDS and HIV
- ✗ All medical treatment in the country of usual residence or country of departure of the Insured
- ✗ Check-up examinations

See section 5 of policy for full details of exclusions.



Are there any restrictions on cover?

- ! The age limit for all applicants is 80 years
- ! Your plan is drawn up for the number of days chosen.
- ! It may not exceed 9 months in total with Postponements
- ! Some benefits have specific limits which will be shown in the policy documents
- ! List of excluded countries and territories for application of assistance services only: Antartica, Afghanistan, Rwanda, Iraq, Syria, Ukraine and North Korea.



Where I am covered?

Cover is provided for private medical treatment according to geographical zones 1 or 2:

In Zone 1

1. You can benefit from all your services worldwide excluding the USA and Canada where your benefits will be provided only if the following conditions are met:

- ✓ Your stay in either of these countries does not exceed 30 days per insurance year
- ✓ Your trip to either of these countries is not made with the intention of receiving medical care

In Zone 2

1. You can benefit from all your services worldwide without the restrictions applicable to Zone 1
2. Zone 2 cover can remain in force should an insured return to his/her country of origin except for American and Canadian nationals whose cover will automatically be cancelled following three months in their country of origin.



What are my obligations?

- You must comply with the terms and conditions of this policy
- You must pay your premium on or before the due date
- Any information you provide in relation to the insurance must be accurate and complete
- You must tell Golden Care Services if your personal details change including your address
- You must inform Golden Care Services if you think there is a mistake in your policy
- You must obtain pre-authorisation where this is indicated in the policy wording
- If you wish to make a claim you must contact our claims department and provide any information we may need in order to administer your policy or to assess your claim
- All claims must be submitted within 90 days otherwise they may not be accepted
- You must contact Golden Care Services in the event of hospitalisation.



When and how do I pay?

- Golden Care Services will send notification of the due date informing you of the premium to be paid and you must settle before that date
- Premium can be paid in full at the start of the policy by bank transfer, debit card or payment slip (Switzerland only).



When does the cover start and end?

- Your policy period can be 8, 10, 15, 22, 31, 45, 62, 92, 122, 152, 180, 213, 244 or 274 days. The inception date will be shown on your Certificate of Insurance.
- If your plan expires while you are hospitalised you will continue to enjoy the contract benefits until the end of hospitalisation, up to a maximum of 30 days after the expiry date of your plan.



How do I cancel the contract?

- In the event of cancellation of your trip before the date of departure, the premium will be refunded to you, less a deduction of CHF 50 for expenses. After the inception date of your contract no cancellation or termination will be possible.